

UNITED STATES BANKRUPTCY COURT  
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-1(b)

Albert Russo  
Cn 4853  
Trenton, NJ 08650  
(609) 587-6888

In re:

Patricia Pugliese

Debtor(s)



Order Filed on August 23, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 14-24569 / CMG

Hearing Date: 07/19/2017

Judge: Christine M. Gravelle

Chapter: 13

### ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: August 23, 2017

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

The modified plan of the debtor having been proposed to creditors, and a hearing having been held on

the confirmation of such modified plan, and it appearing that the applicable provisions of the Bankruptcy

Code have been complied with; and for good cause shown, it is

**ORDERED** that the modified plan of the above named debtor, dated 02/23/2017, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

**ORDERED** that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 60 months.

**ORDERED** that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$142,464.00 PAID TO DATE

\$4,729.00 for 24 months beginning 8/1/2017

**ORDERED** that the case is confirmed to pay 100% dividend to general unsecured creditors.

**ORDERED** that the Standing Trustee shall be authorized to submit, ex-parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

**ORDERED** that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

**ORDERED** that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

**ORDERED** that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

**ORDERED** that the Standing Trustee is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

**ORDERED** as follows:

PRE-PETITION ARREARS OF WELLS FARGO BANK C/O AMERICA'S SERVICING ARE TO BE TREATED OUTSIDE OF PLAN AND LENDER IS FREE TO SEEK STAY RELIEF. TRUSTEE WILL NOT PAY PROOF OF CLAIM 6-1 IN THE PLAN.

In re:  
Patricia Pugliese  
DebtorCase No. 14-24569-CMG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 2  
Total Noticed: 1

Date Rcvd: Aug 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2017.

db +Patricia Pugliese, 24 Amaryllis Lane, Lumberton, NJ 08048-4866

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 25, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
 Amy L. Knapp on behalf of Debtor Patricia Pugliese alk@sgoldsteinlaw.com,  
 g31979@notify.cincompass.com;notices@uprightlaw.com;r63406@notify.bestcase.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. SERVICER FOR U.S. BANK  
 NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS  
 TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES C nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. SERVICER FOR U.S. BANK  
 NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4  
 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4 nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. as servicer for U.S. BANK  
 NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS  
 TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor US Bank National Association, as Trustee, successor  
 in interest to Bank One, National Association, as Trustee for CreditSuisse First Boston Mortgage  
 Securities Corp. CSFB Mortgage-Backed Pass-Through nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. D/B/A AMERICAS SERVICING  
 COMPANY AS SERVICING AGENT FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST  
 TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDI nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR  
 IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON  
 MORTGAGE SECURITIES CORP. CSFB MORTGAGE-BACKED et.al. nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. as servicer for U.S. BANK  
 NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4  
 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4 nj.bkecf@fedphe.com  
 Christopher G. Cassie on behalf of Debtor Patricia Pugliese ecf@newjerseybankruptcy.com,  
 lmpcourt@gmail.com  
 Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor  
 in interest to Bank One, National Association, as Trustee for Credit Suisse First Boston  
 Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Throu bankruptcynotice@zuckergoldberg.com,  
 bkgroup@kmllawgroup.com  
 John D. Krohn on behalf of Creditor US Bank National Association, as Trustee, successor in  
 interest to Bank One, National Association, as Trustee for CreditSuisse First Boston Mortgage  
 Securities Corp. CSFB Mortgage-Backed Pass-Through nj.bkecf@fedphe.com  
 Justin Plean on behalf of Creditor HSBC BANK USA, N.A. jplean@rasflaw.com,  
 bkyecf@rasflaw.com;ras@ecf.courtdrive.com  
 Michael Frederick Dingerdissen on behalf of Creditor WELLS FARGO BANK, N.A.  
 nj.bkecf@fedphe.com

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User: admin  
Form ID: pdf903

Page 2 of 2  
Total Noticed: 1

Date Rcvd: Aug 23, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Michael Frederick Dingerdissen on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS  
TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE  
FIRST BOSTON et.al. nj.bkecf@fedphe.com  
Michael Frederick Dingerdissen on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS  
TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE  
FIRST BOSTON MORTGAGE SECURITIES CORP. CSFB MORTGAGE-BACKED et.al. nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR  
STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4  
nj.bkecf@fedphe.com  
Steven K. Eisenberg on behalf of Creditor HSBC BANK USA, N.A. bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 21